

Amendments To Claims

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for facilitating a mobile device payment transaction at providing a Radio Frequency (RF) reader to provide a transaction solution to a mobile device, comprising:

receiving an authentication transmission comprising an encrypted authentication code and a RF ID code;

reading a decryption key associated with the RF ID code;

using the decryption key to decrypt the encrypted authentication code;

verifying the authentication transmission;

receiving mobile device user account data ~~from a transaction application stored on a RF module for use in transaction completion, the RF module in physical and logical communication with a mobile device microprocessor;~~

receiving a mobile device secondary identification as at least providing secondary identification to the mobile device microprocessor in response to a request for secondary identification for end-user authentication, the request for secondary identification being provided to an end-user via a mobile device user interface, the secondary identification being one of voice recognition data, biometric recognition data and alphanumeric data; and

processing the mobile device user account data to complete the mobile device payment for transaction completion.

2. (Currently Amended) ~~[[A]] The method according to claim 1, wherein the receiving of the mobile device account data comprises comprising: receiving the mobile device user account data from the RF module, where the user account data is provided subsequent to the receiving of authentication of an end-user the mobile device secondary identification, the secondary identifier being provided for authentication by the end user at the mobile device user interface.~~

3. (Currently Amended) ~~[[A]] The method of claim 2, comprising receiving the mobile device user account data from the RF module via a mobile device universal serial bus (USB); the USB in communication with the RF module via the mobile device microprocessor.~~

4. (Currently Amended) ~~[[A]] The method of claim 3, comprising receiving the mobile device user account data via an interface configured to be in communication with the mobile device USB.~~
5. (Canceled)
6. (Canceled)
7. (Canceled)
8. (Canceled)
9. (Canceled)
10. (Currently Amended) ~~[[A]] The method of claim 1, further comprising transmitting receiving user account data from the RF module, the RF module being activated by the a mobile device activation signal user interface.~~
11. (Currently Amended) ~~[[A]] The method of claim 10, wherein the transmitting of the mobile device activation signal occurs mobile device activates the RF module prior to the processing of the mobile device account data to complete the mobile device payment transaction processing.~~
12. (Currently Amended) A system for providing a payment solution to a mobile payment device, comprising:
 - a RF module configured to be in physical communication with the mobile device the an RF module including a database for storing user account data and a transponder for transmitting the user account data via radio frequency, the database including a transaction application configured for electrical communication with a mobile device microprocessor;
 - wherein the RF module is configured to provide the user account data subsequent to the verification of an end user provided secondary identification code, the mobile device including a user interface, the user interface being configured to receive the secondary identification code and provide the secondary identification code to the RF module for authentication
 - an account data database, located in the RF module, comprising a transaction application, wherein the transaction application comprises a first mobile device authentication routine, a second mobile device authentication routine, and an account data transmission routine configured to be responsive to the second mobile device authentication routine;

a secondary authentication user interface configured to receive a secondary identification code, wherein the second mobile device authentication routine is configured to be responsive to the secondary authentication user interface; and

an account data RF transponder configured to transmit the secondary identification code.

13. (Currently Amended) The [[A]] mobile payment device system of claim 12, wherein the RF module is configured for communication with the [[a]] mobile device microprocessor.

14. (Currently Amended) The [[A]] mobile payment device system of claim 13 12, further comprising an account data USB port wherein the RF module is configured to provide user account data for transaction processing, the RF module being configured to provide the user account data via a mobile device USB port.

15. (Canceled).

16. (Canceled).

17. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer configured for:

receiving user account data from a transaction application stored on a RF module;

~~the RF module in physical and logical communication with a mobile device microprocessor;~~

communicating between the RF module and a mobile device microprocessor;

receiving a secondary end-user authentication identification via a mobile device user interface in the form of at least one of voice recognition data, biometric recognition data and alphanumeric data;

providing the secondary end-user authentication identification to the mobile device microprocessor in response to a request for secondary identification for end-user authentication; ~~the request for secondary identification being provided to an end user via a mobile device user interface, the secondary identification being one of voice recognition data, biometric recognition data and alphanumeric data;~~

transmitting the secondary end-user authentication identification via a RF transponder;

and

processing the user account data for to complete a transaction completion.

18. (Currently Amended) The [[A]] computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for:

authenticating the secondary end-user authentication identification; and
receiving the user account data after the authenticating of the secondary end-user authentication identification from the RF module, where the user account data is provided subsequent to authentication of an end-user secondary identifier, the secondary identifier being provided for authentication by the end-user at the mobile device user interface.

19. (Currently Amended) The ~~[[A]]~~ computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for receiving the user account data from the RF module via a mobile device universal serial bus (USB), the mobile device USB configured to be in communication with the RF module via the mobile device microprocessor.

20. (Currently Amended) The ~~[[A]]~~ computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for activating the RF module before the receiving of the user account data from the RF module receiving a user account data from the RF module, the RF module being activated by the mobile device user interface.

21. (Canceled).

22. (Currently Amended) The system mobile payment device of claim 12, wherein the mobile payment device is configured to be a nontraditional transaction device.

23. (Canceled).

24. (New) The mobile payment device of claim 12, wherein the secondary authentication user interface comprises a biometric authentication user interface.

25. (New) The mobile payment device of claim 12, wherein the RF module further comprises a mobile device electrical connector configured to facilitate communication between the RF module and the mobile device microprocessor.

26. (New) The mobile payment device of claim 25, wherein the mobile device electrical connector is configured to accept a subscriber identity module (SIM).

27. (New) The mobile payment device of claim 12, wherein the RF module is configured to comply with International Standards Organization ISO/IEC 14443.

28. (New) The computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for receiving an RF module activation signal from the mobile device user interface.

29. (New) The method according to claim 1, wherein the RF ID code comprises a RF unique ID code, wherein the decryption key comprises a unique decryption key associated with the RF unique ID code, and wherein the using of the decryption key to decrypt the encrypted authentication code comprises using the unique decryption key to decrypt the encrypted authentication code.